

**STATE OF WASHINGTON
OFFICE OF THE INSURANCE COMMISSIONER**

In the Matter of

CRISTINA IGLESIAS FRANCIS,

Licensee.

Order No. 15-0149

WAOIC No. 887556

NPN 9086363

CONSENT ORDER LEVYING A
FINE

This Consent Order Levying a Fine ("Order") is entered into by the Insurance Commissioner of the state of Washington ("Insurance Commissioner"), acting pursuant to the authority set forth in RCW 48.17.060 and RCW 48.17.530, and Cristina Iglesias Francis, a licensed nonresident property and casualty insurance producer. This Order is a public record and will be disseminated pursuant to Title 48 RCW and the Insurance Commissioner's policies and procedures.

BASIS:

1. Cristina Iglesias Francis ("Iglesias Francis" or Licensee") is a licensed nonresident producer of property and casualty residing in Cooper City, Florida. She was first licensed on May 5, 2015.
2. Prior to being licensed, Iglesias Francis sold insurance on a Washington business risk.
3. By selling and negotiating insurance on a Washington risk without a Washington producer license, Iglesias Francis violated RCW 48.17.060.
4. The Insurance Commissioner may revoke, suspend or place on probation an insurance producer's license and/or may levy a fine in accordance with RCW 48.17.560 for any of the following causes:
 - (a) Violating any insurance laws, or violating any rule, subpoena, or order of the Commissioner. . .;

Consent Order Levying a Fine
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Office of Insurance Commissioner
PO Box 40255
Olympia, WA 98504-0255

CONSENT TO ORDER:

The Insurance Commissioner of the state of Washington and the Licensee agree that the best interest of the public will be served by entering into this Order. NOW, THEREFORE, the Licensee consents to the following in consideration of her desire to resolve this matter without further administrative or judicial proceedings. The Insurance Commissioner consents to settle this matter in consideration of the Licensee's payment of a fine, and upon such terms and conditions as are set forth below:

1. The Licensee acknowledges her duty to comply fully with the applicable laws of the state of Washington.
2. The Licensee consents to the entry of this Order, waives any and all hearing or other procedural rights, and further administrative or judicial challenges to this Order.
3. By agreement of the parties, the Insurance Commissioner will impose a fine of \$500.00 (Five Hundred Dollars) to be paid by **July 13, 2015**.
4. The Licensee understands and agrees that any future failure to comply with the statutes that are the subject of this Order constitutes grounds for further penalties, which may be imposed in response to further violations.
5. This Order and the violations set forth herein constitute admissible evidence that may be considered in any future action by the Insurance Commissioner involving the Licensee. However, the facts of this Order, and any provision, finding or conclusion contained herein does not, and is not intended to, determine any factual or legal issue or have any preclusive or collateral estoppel effects in any lawsuit by any party other than the Insurance Commissioner.

EXECUTED this 23rd day of June, 2015.

CRISTINA IGLESIAS FRANCIS


SIGNATURE

CRISTINA IGLESIAS FRANCIS
PRINTED NAME

AGREED ORDER

Pursuant to the foregoing factual Basis and Consent to Order, the Insurance Commissioner of the state of Washington hereby Orders as follows:

1. The Licensee shall pay a fine in the amount of \$500.00 (Five Hundred Dollars), receipt of which is hereby acknowledged by the Insurance Commissioner.
2. This Order and the violations set forth herein constitute admissible evidence that may be considered in any future action by the Insurance Commissioner involving the Licensee. However, the facts of this Order, and any provision, finding or conclusion contained herein does not, and is not intended to, determine any factual or legal issue or have any preclusive or collateral estoppel effects in any lawsuit by any party other than the Insurance Commissioner.

ENTERED at Tumwater, Washington, this 30th day of June 2015.



MIKE KREIDLER
Insurance Commissioner

By and through his designee



MARCIA G. STICKLER
Insurance Enforcement Specialist
Legal Affairs Division